



DECLARATION AND POWER OF ATTORNEY
(Attorney Docket No. 12406US01)

As the below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

RISK ADJUSTED METHOD FOR COMPUTING FINANCIAL DERIVATIVES

the specification of which was filed on April 1, 1999, and assigned U.S. Patent Application Serial No. 09/283,781.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

And I hereby appoint:

George P. McAndrews	Reg. No. 22,760
John J. Held	Reg. No. 21,061
Timothy J. Malloy	Reg. No. 25,600
William M. Wesley	Reg. No. 26,521
Lawrence M. Jarvis	Reg. No. 27,341
Gregory J. Vogler	Reg. No. 31,313
Jean Dudek Kuelper	Reg. No. 30,171
Herbert D. Hart III	Reg. No. 30,063
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Thomas J. Wimbiscus	Reg. No. 36,059
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Stephen F. Sherry	Reg. No. 30,590
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Edward A. Mas II	Reg. No. 37,179
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Anthony E. Dowell	Reg. No. 39,661
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Michael B. Harlin	Reg. No. P-43,658
Jon R. Sick	Reg. No. P-43,920
Krista S. Schwartz	Reg. No. 42,134
Eligio C. Pimentel	Reg. No. 42,076
John F. Nethery	Reg. No. 42,928
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Alison L. Pollock	Reg. No. P-43,863
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Joseph M. Barich	Reg. No. 42,291
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Patricia Jane McGrath	Reg. No. P-44,919
Andrew M. Everest	Reg. No. P-44,674
Christopher V. Carani	Reg. No. 44,049

the address and telephone number of each of whom is McAndrews, Held & Malloy, Ltd., 500 West Madison Street, 34th Floor, Chicago, Illinois 60661, telephone number (312) 707-8889, as my attorneys with full power of substitution and revocation to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole inventor: Milan Kratka

Inventor's signature: Milan Kratka Date: June 29, 1999

Resident Address: 1446 Haase Avenue, Westchester, Illinois 60154

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
(Attorney Docket No. 12406US01)

Applicant: Milan Kratka)
Serial No. 09/283,781)
Filed: April 1, 1999)
For: RISK ADJUSTED METHOD)
FOR COMPUTING)
FINANCIAL DERIVATIVES)
Group Art Unit:)
Examiner:)



**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY
STATUS (37 CFR 1.9(f) and 1.27(b)) – INDEPENDENT INVENTOR**

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled **RISK ADJUSTED METHOD FOR COMPUTING FINANCIAL DERIVATIVES** described in the specification filed on April 1, 1999, and assigned U.S. Patent Application Serial No. 09/283,781.

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

no such person, concern, or organization
 persons, concerns or organizations listed below

FULL NAME Milan Kratka
ADDRESS 1446 Haase Avenue, Westchester, Illinois 60154

INDIVIDUAL SMALL BUSINESS CONCERN NONPROFIT ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Milan Kratka

Name of Inventor

Milan Kratka

Signature of Inventor

Date: June 29, 1999